

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14–20160–SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marcia J. Cabezas
842 Middlesex Street
Linden, NJ 07036

Social Security No.:
xxx–xx–3381

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 11, 2019
JAN: wdh

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marcia J. Cabezas
 Debtor

Case No. 14-20160-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

| | |
|-----------|---|
| db | +Marcia J. Cabezas, 842 Middlesex Street, Linden, NJ 07036-2149 |
| cr | +OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925 |
| cr | +Seterus, Inc. as servicer for Federal National Mor, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640 |
| 514796663 | +Bank of America, PO Box 15284, Wilmington, DE 19850-5284 |
| 514796664 | +Chase, PO Box 15153, Wilmington, DE 19886-5153 |
| 514796665 | +Department of Education, Mohela, PO Box 105347, Atlanta, GA 30348-5347 |
| 514846966 | Department of Education/MOHELA, 623 Spirit Dr, Chesterfield, MO 63005 |
| 514796666 | +New Jersey Housing and Mtg Financ Agency, 637 South Clinton Avenue, PO Box 18550, Trenton, NJ 08650-2085 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | | |
|-----------|---|--|
| smg | E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 00:08:24 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2019 00:08:18 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 515004404 | E-mail/Text: bkdepartment@rtresolutions.com Sep 12 2019 00:08:38 | Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655, Dallas, TX 75247 |
| 514796668 | +E-mail/Text: bkdepartment@rtresolutions.com Sep 12 2019 00:08:38 | Real Time Solutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029 |

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 514796667 ##+Ocwen, PO Box 6440, Carol Stream, IL 60197-6440

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

| | | |
|-------------------------|-----------------------|--|
| Jeanette F. Frankenberg | on behalf of Creditor | Seterus, Inc. as servicer for Federal National Mortgage Association cmecf@sternlav.com |
| Kevin Gordon McDonald | on behalf of Creditor | Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Maria Cozzini | on behalf of Creditor | Seterus, Inc. as servicer for Federal National Mortgage Association mcozzini@sternlav.com |
| Maria Cozzini | on behalf of Creditor | Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com |
| Marie-Ann Greenberg | magecf@magtrustee.com | |
| Rebecca Ann Solarz | on behalf of Creditor | Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com |
| Steven K. Eisenberg | on behalf of Creditor | OCWEN LOAN SERVICING, LLC bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com |

TOTAL: 7